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## AMENDMENTS TO THE CLAIMS

(Currently Amended) In an electronic device, a method, comprising the steps of:
 providing a user profile holding information regarding a user, the user profile
 stored on the electronic device;

establishing a first set of permissions for the user profile, wherein said the first set of permissions specifyingies who may access the user profile, the first set of permissions provided by the user;

establishing a second set of permissions for a selected sub-division of the user profile, wherein said the second set of permissions specifies specifying who may access the sub-division, the second set of permissions provided by the user;

receiving a request from a non-user party to reference the selected sub-division, the non-user party being an entity other than the user about which the user-profile holds information, the requesting party being specified by the first set of permissions as having access to the user profile and being specified by the second set of permissions as having access to the selected sub-division; and

responding to the request by transmitting the requested information to the requesting party.

- 2. (Original) The method of claim 1, wherein the sub-division is a field.
- 3. (Original) The method of claim 1, wherein the first set of permissions specifies what type of access to the user profile is granted to those who may access the user profile.
- 4. (Previously Presented) The method of claim 3, wherein at least one party is granted read access to the user profile, indicating that the party may read information in the user profile.
- 5. (Previously Presented) The method of claim 3, wherein at least one party is granted write access to the user profile, indicating that the party may write information into the user profile.
- 6. (Previously Presented) The method of claim 3, wherein at least one party is granted availability access to the user profile, indicating that the party may find out whether the user profile is available.
- 7. (Previously Presented) The method of claim 3, wherein at least one party is granted delete access to the user profile, indicating that the user may delete information in the user profile.

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- 8. (Original) The method of claim 1, wherein the second set of permissions specifies who may access the user profile.
- 9. (Original) The method of claim 1, wherein one of the first set of permissions and the second set of permissions contains a list of parties that may access the user profile and the sub-division, respectively.
- 10. (Original) The method of claim 1, wherein defined groups of parties are provided and wherein at least one of the first set of permissions and the second set of permissions specifies one of the groups as having access.
- 11. (Original) The method of claim 1, wherein the user specifies at least one of the first set of permissions and the second set of permissions.
- 12. (Original) The method of claim 1, wherein at least one of the first set of permissions and the second set of permissions is established by default.
- 13. (Original) The method of claim 1, further comprising the step of establishing a third set of permissions for an additional one of the sub-divisions in the user profile, wherein said third set of permissions specifies who may access the additional sub-division.
- 14. (Original) The method of claim 12, wherein the sub-division of the user profile are organized hierarchically and wherein the sub-division contains the additional sub-division.
- 15. (Original) The method of claim 1, wherein defined groups are provided and wherein at least one of the first set of permissions and the second set of permissions specifies who may have access as an access set, said access set resulting from a set algebraic operation performed on at least two of the groups.
- 16. (Currently Amended) A method, comprising the steps of:

providing user profiles that hold information regarding users and are accessible via a network, the user profiles stored on at least one electronic device;

specifying groups of service providers for providing services to the users, each group containing a set of service providers;

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granting access permission for authorized information in a selected user profile to a selected one of the groups so that the service providers in the selected group may access the authorized information; and

transmitting the authorized information to a non-user party in said selected one of the groups in response to a request from the non-user party, the non-user party being an entity other than the user about which the user-profile holds information.

- 17. (Original) The method of claim 16, wherein the service providers in the selected group all provide a common category of service.
- 18. (Original) The method of claim 16, wherein at least one group contains other groups that constitute subsets of the group, and said groups containing logically related service providers.
- 19. (Original) The method of claim 16, wherein the user profiles are accessible via a centralized repository and wherein the authorized information in the user profile may be accessed by service providers that did not directly solicit the accessible information from the user.
- 20. (Previously Presented) In an electronic device, a method, comprising the steps of:

  providing a preference management server, said preference management server

  providing access to a user profile, said user profile having various fields of information, wherein

  at least one of said fields has associated permissions, said information being stored in a plurality

  of locations with at least two of the plurality of locations being remotely located from the

  preference management server and each other;

setting the permissions relative to a given service provider so as to prevent access to at least one selected field and grant access to at least one given field in the user profile so as to support an anonymous transaction between the given service provider and the user by withholding an identity of the user.

- 21. (Original) The method of claim 20, wherein the user profile contains a name field holding a name of the user and wherein the selected field is the name field.
- 22. (Original) The method of claim 20, wherein the user profile contains an address field holding an address field holding an address of the user and wherein the selected field is the address field.

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- 23. (Original) The method of claim 20, wherein the permissions are set to block access to multiple ones of the fields by the given service provider.
- 24. (Original) The method of claim 20, wherein the user profile contains a payment field holding information regarding a payment mechanism and wherein the given field is the payment field.
- 25. (Original) The method of claim 20, wherein the user profile contains a credit card field holding credit card number and wherein the select field is a credit card field.
- 26. (Currently Amended) In an electronic device, a method, comprising the steps of:

  providing a user profile holding information regarding a user in fields, the user

  profile stored on the electronic device, said information being stored in a plurality of locations

  on at least two electronic devices with at least two of the plurality of locations being remotely

  located from the user profile and each other;

providing a protocol that enables the getting and setting of the following:

- (i) fields in the user profile;
- (ii) access permissions for the fields in the user profile;
- (iii) members of groups that have access permissions to selected ones of the fields in the user profile;
  - (iv) group access permissions that specify access information regarding groups;
- (v) permissions access permissions that specify permissions for the access permissions; and
  - (vi) a schema definition for the user profile.
- 27. (Currently Amended) In an electronic device, a method, comprising the steps of:

  providing a preference management server, said preference management server

  providing access to a user profile, said user profile referencing information regarding a user, said
  information being stored in a plurality of locations with at least two of the plurality of locations
  being remotely located from the server and each other;

receiving a request for information contained in the user profile from a non-user party, said request referencing a set of permissions required for access to the user profile, the non-user party being an entity other than the user about which the user-profile holds information; and

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responding to the request by forwarding the requested information to the requesting non-user party.

- 28. (Previously Presented) The method of claim 27 wherein the set of permissions required to access the user profile allows the modification of the user profile by the user.
- 29. (Previously Presented) The method of claim 27 wherein the set of permissions required to access the user profile allows the modification of the user profile by a non-user party.
- 30. (Previously Presented) The method of claim 27, comprising the further step of:
  providing meta-permissions in the user profile controlling the ability to alter the set of permissions.
- 31. (Previously Presented) The method of claim 27 wherein the user profile information includes information regarding communicating with the user over a wireless communication system.